

**TENNESSEE GENERAL ASSEMBLY  
FISCAL REVIEW COMMITTEE**



**FISCAL MEMORANDUM**

**SB 1627 – HB 1589**

April 21, 2009

**SUMMARY OF AMENDMENT (006567):** Requires insurers who offer property and casualty insurance policies that include specified medical expense benefits that are payable without regard to fault but do not permit assignment of such benefits to establish a process to disburse funds in the names of the insured and the health care provider as joint payees when requested by the insured.

**FISCAL IMPACT OF ORIGINAL BILL:**

MINIMAL

**FISCAL IMPACT OF BILL WITH PROPOSED AMENDMENT:**

**Increase State Expenditures – Not Significant**

Assumption applied to amendment:

- The Department of Commerce and Insurance will regulate the provisions of the bill through the investigation of complaints against insurers who have not met the provisions of the bill. Any cost incurred to investigate complaints will not be significant and can be accommodated within existing resources without an increased appropriation or reduced reversion.

**CERTIFICATION:**

This is to duly certify that the information contained herein is true and correct to the best of my knowledge.

A handwritten signature in black ink, reading "James W. White".

James W. White, Executive Director

/kml